

United States Bankruptcy Court
District of Nevada

In re:
JOSEPH GILBERT DEVON
Debtor

Case No. 24-14627-mkn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2
Date Rcvd: Dec 10, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db	+ JOSEPH GILBERT DEVON, 2752 LIBERATION DRIVE, HENDERSON, NV 89044-0310
12398660	+ Bank of America, c/o David B. Wheeler, Moore & VanAllen, 78 Wentworth Street, Charleston, SC 29401-1428
12398659	+ Bank of America, c/o Daniel J. Lee, Esq., 555 South Flower street, Suite 2900, Los Angeles, CA 90071-2407
12398664	+ Dept of Industrial Relations, Acct No xx-xx-xxxxxx & xx-xx-xx3457, Labor Commissioner's Office, 320 West 4th Street, Suite #450, Los Angeles, CA 90013-2479
12398665	+ Diamond Web Services, Inc., c/o Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398667	+ Fox Capital Group, Inc., c/o Jeffrey G. Sloane, 510 South 8th Street, Las Vegas, NV 89101-7003
12398668	+ Global Merchant Cash Inc., 64 Beaver Street, #415, New York, NY 10004-2508
12398669	+ ITREX Group USA Corporation, Acct No xxxxxxxx2193, c/o Jayne M. Saydah, Esq., 1835 Minutemen Cswy, Unit 204, Cocoa Beach, FL 32931-2072
12398673	+ Leslie Talaue, c/o ENGELS JANZEN, 600 Anton Blvd., Floor 11, Costa Mesa, CA 92626-7100
12398674	+ Libertas Funding LLC, c/o Bennett Tueller Johnson & Deere, 3165 East Millrock Drive, #500, Salt Lake City, UT 84121-4704
12398675	+ Lorraine Hebard, c/o Christopher Engels, Esq., 2900 Bristol Street, G205, Costa Mesa, CA 92626-7915
12398676	+ Metro Express Lanes, Acct No xxx1479, 20101 Hamilton Avenue, Suite 100A, Torrance, CA 90502-1376
12398680	+ Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398681	+ Startup Devs, Inc., c/o Robert Cuadra, 2617 Calanques Terrace, Henderson, NV 89044-0464
12398682	+ State of California, Acct No xx-xx-xxxxxx & xx-xx-xx3457, Labor Commissioner's Office, 1500 Hughes Way, Suite C-202, Long Beach, CA 90810-1882
12398683	+ State of Nevada, Acct No xx-xxx2-457, -195, -204, Division of Indutrial Relations, 3360 W. Sahara Avenue, Suite 250, Las Vegas, NV 89102-6091
12398684	+ State of Nevada, Acct No xxxxxxxxxxx342G, Division of Indutrial Relations, 3360 W. Sahara Avenue, Suite 250, Las Vegas, NV 89102-6091
12398687	+ TriNet HR III, Inc., One Park Place, Suite 600, Dublin, CA 94568-7983
12398694	+ UV Insurance, Inc., Acct No xx4905, c/o Oligny & Thibodeau Inc., 200 MacDonald Street #402, Saint-Jean-sur-Richelieu Quebec J3B 8J6
12398691	+ Us Bank, Acct No xxxxxxxxxxx8055, Cb Disputes, Saint Louis, MO 63166
12398695	+ Wilson Elser Moskowitz Edelman & Dicker, 555 South Flower Street, #2900, Los Angeles, CA 90071-2407
12398696	+ Yeshaya Gorkin, Esq., P.O. Box 605, New York, NY 10038

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: BSDKROHN.COM	Dec 11 2024 05:17:00	SHELLEY D. KROHN, SHELLEY D KROHN, LTD, P.O. BOX 34690, LAS VEGAS, NV 89133-4690
tr	+ EDI: FLESCHWARTZER.COM	Dec 11 2024 05:17:00	LENARD E. SCHWARTZER, LENARD E. SCHWARTZER, TRUSTEE, 6655 WEST SAHARA AVE, SUITE B200-107, LAS VEGAS, NV 89146-2832
ust	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov	Dec 11 2024 00:17:00	U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
cr	+ Email/Text: bkfilings@zwickerpc.com	Dec 11 2024 00:17:00	American Express National Bank, AENB, American Express National Bank, AENB, c/o Zwicker & Associates P.C., PO Box 9043, Andover, MA 01810, UNITED STATES 01810-0943
12456888	+ Email/Text: bkfilings@zwickerpc.com		

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		Dec 11 2024 00:17:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
12398658	+ Email/PDF: bncnotices@becket-lee.com	Dec 11 2024 00:31:41	Amex, Acct No xxxxxxxxxxxx2853, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
12398661	+ EDI: EDD.COM	Dec 11 2024 05:17:00	California Employment Development Dept, Acct No xxxx-xxx2752, P.O. Box 826880, Sacramento, CA 94280-0001
12398662	+ EDI: CITICORP	Dec 11 2024 05:17:00	Citicard, Acct No 8747, P.O. Box 790046, Saint Louis, MO 63179-0046
12398663	+ EDI: WFNNB.COM	Dec 11 2024 05:17:00	Comenitybank/trwrdsy, Acct No xxxxxxxxxxxx2221, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12398666	Email/Text: collecadminbankruptcy@fnni.com	Dec 11 2024 00:17:00	FNBO, Acct No xxxxxx5247, 1620 Dodge Street, STOP Code 3113, Omaha, NE 68197
12398671	EDI: JPMORGANCHASE	Dec 11 2024 05:17:00	Jpmcb, Acct No xxxxxxxxxxxx0899, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
12398672	EDI: JPMORGANCHASE	Dec 11 2024 05:17:00	Jpmcb, Acct No xxxxxxxxxxxx1471, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
12398670	+ EDI: JEFFERSONCAP.COM	Dec 11 2024 05:17:00	Jefferson Capital Systems, LLC, Acct No xxxxxx5247, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
12398677	Email/Text: compliance@monarchrm.com	Dec 11 2024 00:17:00	Monarch Recovery Management, Acct No xxxxx2285, P.O. Box 986, Bensalem, PA 19020
12471371	EDI: Q3G.COM	Dec 11 2024 05:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
12398678	+ Email/Text: ngisupport@radiusgs.com	Dec 11 2024 00:17:00	Radius Global Solutions LLC, Acct No xxxxx2285, P.O. Box 390846, Minneapolis, MN 55439-0846
12398679	+ Email/Text: bkdepartment@rtresolutions.com	Dec 11 2024 00:17:00	Real Time Resolutions, Inc., Acct No xxxxx2285, P.O. Box 566027, Dallas, TX 75356-6027
12398685	+ Email/Text: closures@collectmoore.com	Dec 11 2024 00:17:00	The Moore Law Group, P.O. Box 25145, Santa Ana, CA 92799-5145
12398686	+ Email/Text: bankruptcydepartment@tsico.com	Dec 11 2024 00:17:00	Transworld Systems Inc., Acct No xxxxxxxxxxxx342G, Collection Agency, 500 Virginia Dr. Suite 514, Fort Washington, PA 19034-2733
12398688	EDI: USBANKARS.COM	Dec 11 2024 05:17:00	US Bank, Acct No xxxxxxxxxxxx7112, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
12398692	EDI: USBANKARS.COM	Dec 11 2024 05:17:00	US Bank, Acct No xxxxxxxxxxxx8055, P.O. Box 108, Saint Louis, MO 63166
12398689	EDI: USBANKARS.COM	Dec 11 2024 05:17:00	Us Bank, Acct No xxxxx1379, Attn: Bankruptcy, 800 Nicolett Mall, Minneapolis, MN 55402
12398690	EDI: USBANKARS.COM	Dec 11 2024 05:17:00	Us Bank, Acct No xxxxx2285, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
12398693	+ Email/Text: PDELINQ@sba.gov	Dec 11 2024 00:17:00	US Small Business Administration, Acct No xxxxxx9108, 14925 Kingsport Road, Fort Worth, TX 76155-2243
12398697	+ Email/Text: bkfilings@zwickerpc.com	Dec 11 2024 00:17:00	Zwicker & Associates, P.C., Acct No xxxxxxxxxxxx2853, Attorneys at Law, 80 Minuteman Road, Andover, MA 01810-1008

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
LENARD E. SCHWARTZER	trustee@schwartzterlaw.com lbenson@schwartzterlaw.com;jelliott@schwartzterlaw.com;nv17@ecfbis.com;clea11@trustesolutions.net;les@trustesolutions.net
SHELLEY D. KROHN	on behalf of Debtor JOSEPH GILBERT DEVON shelley@krohnlawoffice.com brenda@krohnlawoffice.com;d.sr70779@notify.bestcase.com
U.S. TRUSTEE - LV - 7	USTPRegion17.LV.ECF@usdoj.gov
TOTAL: 3	

Information to identify the case:

Debtor 1

JOSEPH GILBERT DEVON

Social Security number or ITIN xxx-xx-1683

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of Nevada

Case number: 24-14627-mkn

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JOSEPH GILBERT DEVON

12/10/24**By the court:** MIKE K. NAKAGAWA
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.